

Statement Ending 09/30/2024

SMOKECRAFT CLARENDON LLC

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Customer Number: XXXXXXXX5611

2275 Research Blvd.
Suite 600
Rockville, MD 20850

RETURN SERVICE REQUESTED

SMOKECRAFT CLARENDON LLC
7104 LOCH LOMOND DR
BETHESDA MD 20817-4760

Managing Your Accounts Branch Main Branch Phone (301) 468-8848 Website www.capitalbankmd.com**Summary of Accounts**

Account Type	Account Number	Ending Balance
BUSINESS CHECKING	XXXXXXXXXX5611	\$2.00

BUSINESS CHECKING - XXXXXXXX5611**Account Summary**

Date	Description	Amount
08/31/2024	Beginning Balance	\$2.00
	0 Credit(s) This Period	\$0.00
	0 Debit(s) This Period	\$0.00
09/30/2024	Ending Balance	\$2.00

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

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NOTICE OF PRIVACY POLICY

FACTS**WHAT DOES CAPITAL BANK, N.A. DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Capital Bank, N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Capital Bank, N.A. share?	Can you limit this sharing?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes —to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes —information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes —information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?Call 301-468-8848 or go to www.capitalbankmd.com

Page 2**Who we are****Who is providing this notice?**

Capital Bank, N.A.

What we do**How does Capital Bank, N.A. protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Capital Bank, N.A. collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include financial companies, LHRE, LLC, Windsor Advantage LLC, and Church Street Capital, LLC.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Capital Bank does not share with non-affiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Capital Bank doesn't jointly market*

Other important information

Our website is not directed at children, and we do not knowingly collect or maintain personal information from Children.

**THIS FORM IS PROVIDED TO HELP YOU BALANCE
YOUR STATEMENT**

WITHDRAWALS OUTSTANDING-
NOT CHARGED TO ACCOUNT

NO.	\$	
TOTAL	\$	

BEFORE YOU START-

PLEASE MAKE SURE YOU HAVE ENTERED IN YOUR REGISTER ALL AUTOMATIC TRANSACTIONS SHOWN ON THE FRONT OF YOUR STATEMENT.

YOU SHOULD HAVE ADDED
IF ANY OCCURRED:

1. Loan advances
2. Credit memos
3. Other automatic deposit

YOU SHOULD HAVE SUB-
TRACTED IF ANY OCCURRED:

1. Automatic loan payments
2. Automatic savings transfers
3. Service charges
4. Debit memos
5. Other automatic deductions and payments

BALANCE SHOWN
ON THIS STATEMENT

\$ _____

ADD

DEPOSITS NOT SHOWN
ON THIS STATEMENT
(IF ANY)

\$ _____

TOTAL:

\$ _____

SUBTRACT --

WITHDRAWALS
OUTSTANDING\$

\$ _____

BALANCE

\$ _____

SHOULD AGREE WITH YOUR REGISTER
BALANCE AFTER DEDUCTING SERVICE CHARGE
(IF ANY) SHOWN ON THIS STATEMENT.

THE FOLLOWING DISCLOSURES APPLY TO CONSUMER ACCOUNTS ONLY

Please examine immediately and report if incorrect. If no reply is received within 30 days the account will be considered correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt please call us at the number listed on the front of this statement as soon as possible. You may also contact us on the Web at the website also listed on the reverse side of this statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. We will need the following information:

- (1) Your name and account number (if any)
- (2) A description of the error or the transfer about which you are unsure. Please explain clearly why you believe there is an error or why you need additional information.
- (3) The dollar amount of the suspected error

If you inform us by phone, we may require that you send us your complaint or question in writing within 10 business days.

We will determine within 10 business days after we hear from you whether an error occurred and will correct any error promptly. However, if we need more time, we may take up to 45 days to investigate your complaint or question. We may take up to 90 days if this is a point of sale or foreign transaction. If this is a new account (within 30 days of opening), we may take up to 20 business days to determine whether an error has occurred and, if we need more time, we may take up to 90 days. If we decide to extend our investigation, we will credit your account within 10 business days (20 business days if a new account) for the amount you think is in error, so that you have use of this money during the time it takes to complete our investigation. If we ask you to submit your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

We will let you know the results within three business days after completing our investigation. If we determine that there was no error, we will send you a written explanation. You may ask for copies of documents that we used in our investigation.

YOUR LINE OF CREDIT ACCOUNTS SUMMARY OF RIGHTS IS OUTLINED BELOW:

This is a summary of your rights: a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing notice error.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LINE OF CREDIT ACCOUNTS

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address noted on the reverse side of this statement as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- (1) Your name and account number
- (2) The dollar amount of the suspected error
- (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item about which you are unsure

You do not have to pay any money in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

A daily finance charge will be imposed on all credit advances made under your credit line imposed from the date of each credit advance based upon the "Daily Balance" method. We figure the finance charge on your credit line by applying the daily periodic rate(s) on the "Daily Balance" of your account for the billing cycle. To get the "Daily Balance" we take the beginning balance of your account each day, add new advances, and subtract any payments or credits and unpaid finance charges. This gives us the "Daily Balance".

The minimum periodic payment required is shown on the front of this billing statement. You may pay off your credit line account at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid finance charges, and second to the principal; outstanding balance outstanding on the credit line account. Periodic statements may be sent to you at the end of each billing cycle showing your credit line transactions.

Send payments and inquiries to the address noted on the reverse side of this form. Payments received after the close of business shall be deemed received on the following business day for the purposes of crediting your account.

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